

# 2011 Military Health System Conference

Total Force + TRICARE® = MHS Commitment  
to **Reserve Warriors and Their Families:**  
**Before, During and After Activation**

*The Quadruple Aim: Working Together, Achieving Success*

Jody W. Donehoo, Ph.D.

January 25, 2011



TRICARE Management Activity

# What Is TRICARE®?



## What is TRICARE®?

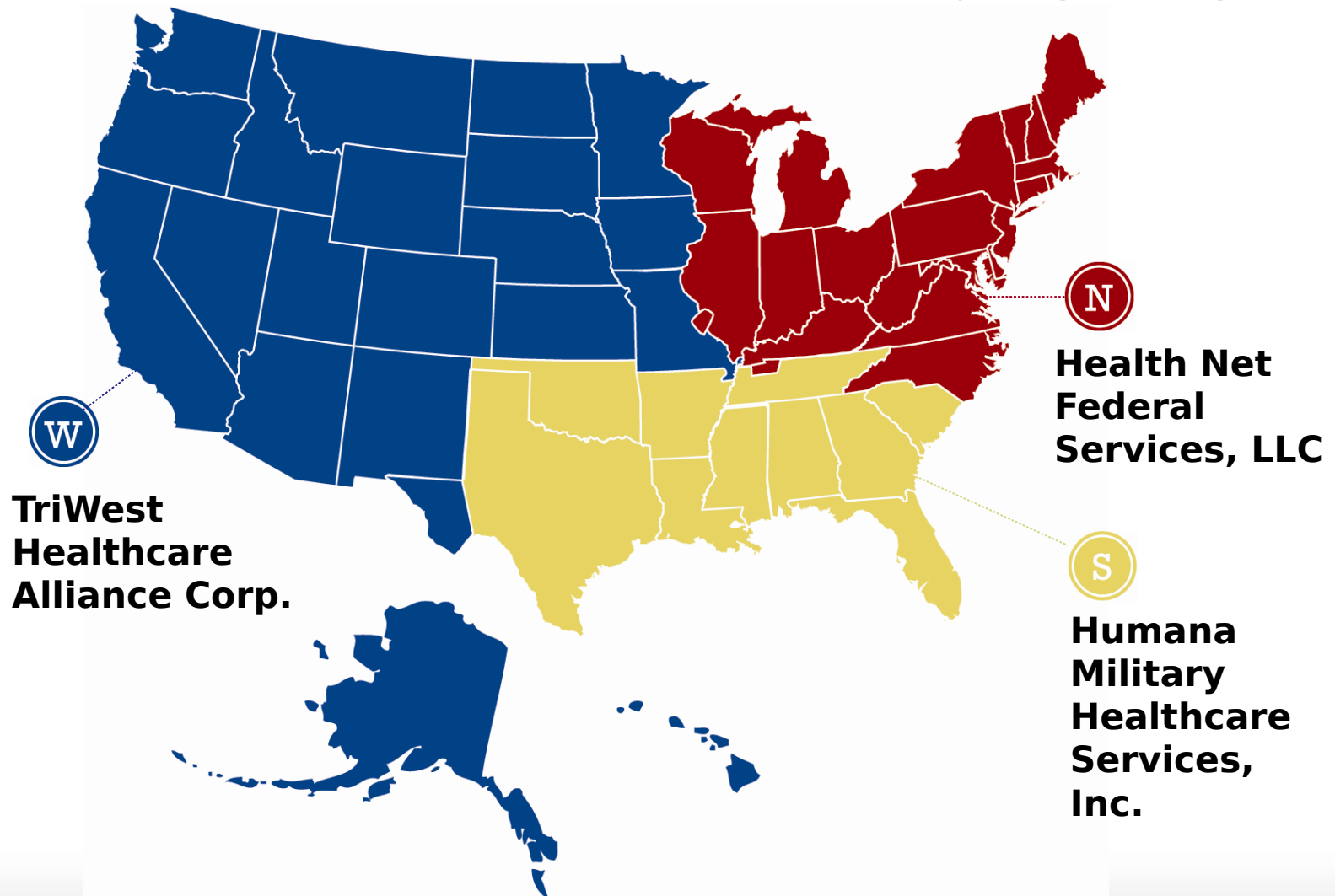
TRICARE® is...

- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.
- ... a **network** of military and civilian health care **professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.

# TRICARE® Stateside Regions



## What is TRICARE®?



2011 MHS Conference **TRICARE®** is available worldwide and managed regionally.



## TRICARE Eligibility

### **Registration in DEERS is key to TRICARE eligibility**

- Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS)
  - In person at a uniformed services identification (ID) card-issuing facility:  
[www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
  - By sending changes and required documentation to:

Defense Manpower Data Center Support Office  
(DMDC)

400 Gigling Road  
Seaside, CA 93955-6771

# Take Action: Register Your Family in DEERS



- Proper documentation is required
- To verify eligibility
  - Go to [www.mydodbenefits.dmdc.mil](http://www.mydodbenefits.dmdc.mil)
  - local MTF's Patient Admin Office
  - contact your Service's personnel office

# Updating DEERS



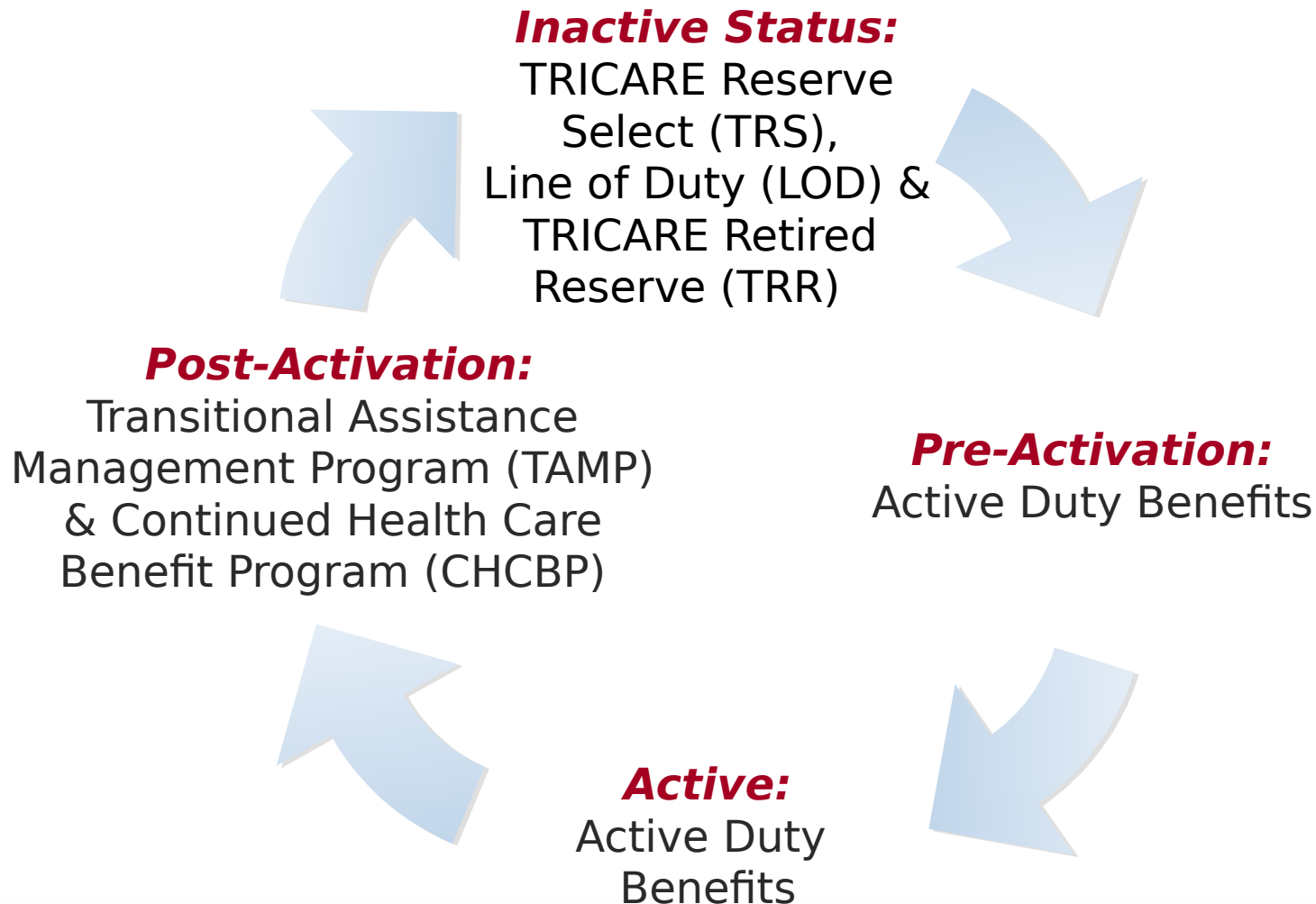
## TRICARE Eligibility

- Keep your contact information up to date
  - Online: [www.dmdc.osd.mil/appj/address/](http://www.dmdc.osd.mil/appj/address/)
  - By Phone: 1-800-538-9552
  - By Fax: 1-831-655-8317
  - Visit an ID card-issuing facility  
[www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
- Remember to register/update DEERS whenever there is a change in the family (marriage, birth, adoption, divorce, death, etc.) or when you move
- More information: [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS)

# Coverage Life Cycle



## TRICARE Eligibility



# The Quadruple Aim: The MHS Value Model



## Experience of Care

Providing a care experience that is patient and family centered, compassionate, convenient, equitable, safe and always of the highest quality.

## Readiness

Ensuring that the total military force is medically ready to deploy and that the medical force is ready to deliver health care anytime, anywhere in support of the full range of military operations, including humanitarian missions.



## Population Health

Reducing the generators of ill health by encouraging healthy behaviors and decreasing the likelihood of illness through focused prevention and the development of increased resilience.

## Per Capita Cost

Creating value by focusing on quality, eliminating waste, and reducing unwarranted variation; considering the total cost of care over time, not just the cost of an individual health care activity.



# Early Eligibility



## Medical Coverage

- Eligible **up to** 180 days before activation
  - delayed-effective-date active duty orders
    - Greater than 30 days
    - In support of a contingency operation
  - **Personnel** updates your status in DEERS
- Provides the active duty TRICARE benefit to you and your eligible family members
- If your orders are **rescinded** prior to your reporting date
  - Active duty TRICARE coverage ends
  - May qualify to purchase TRICARE Reserve Select
  - May wish to reinstate your employer-sponsored health plan



Photo courtesy of the National Guard



## Medical Coverage

- TRICARE benefit **same as** any other active duty service member
- Routine care
  - Visit a military treatment facility (MTF)
    - [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
  - Find a civilian TRICARE provider
    - only when an MTF isn't available
    - [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
- Urgent and specialty care
  - Contact the Military Medical Support Office (MMSO)  
1-888-MHS-MMSO (1-888-647-6676)
- Emergency care
  - Call 911 or go to the nearest emergency room
- Enroll in TRICARE Prime at your final duty station in accordance with your command's guidance



### Medical Coverage

- Same as any other active duty family member
- TRICARE Standard: Available worldwide
  - Assigned by default in DEERS
  - No enrollment required
- TRICARE Extra: Available in the U.S.
- TRICARE Prime:
  - Available in Prime Service Areas (PSAs)
  - US Family Health Plan (USFHP): Available in six designated areas across the United States
- TRICARE Prime Remote for Active Duty Family Members (TPRADFM): Available in remote locations

#### Adapted for families of activating reservists

- Reserve sponsor and family reside together in a TPR ZIP code (as seen in DEERS) at start of early eligibility or at activation, whichever is earlier
- ZIP Code Look-up: [www.tricare.mil/tpr](http://www.tricare.mil/tpr)
- Eligible for TPRADFM only while remaining at that residence



## Medical Coverage

- No referrals necessary
  - Certain services require prior authorization
  - In the event of an emergency, call 911 or go to the nearest hospital
- Locate a MTF for space-available care
  - MTF locator: [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
- For **TRICARE Extra**, locate a TRICARE Network provider
  - Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)
- For **TRICARE Standard**, locate a non-network TRICARE-authorized provider
  - Check your phone book or [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
  - Ask provider's office, **"Do you accept TRICARE?"**
    - If not, invite the provider to become TRICARE-authorized
    - Provide phone number to your TRICARE regional contractor or
    - [www.tricare.mil/becomeAprovider](http://www.tricare.mil/becomeAprovider)

# TRICARE Standard and TRICARE Extra: Costs



## Medical Coverage

- **Annual deductible** based on sponsor's pay grade:
  - E4 and below: \$50 per individual or \$100 per family
  - E5 and above: \$150 per individual or \$300 per family
- **Cost shares/copayments** for sponsor and covered family members same as those for active duty family members
  - Outpatient: 15% for network and 20% for non-network
  - Inpatient: daily rate (adjusted annually) with a \$25 minimum
- **Catastrophic cap**
  - \$1000/family for covered medical service
- If active duty is in support of a **contingency operation**
  - Deductible is waived
  - Up to 115% of the allowable charge is covered
- For the most up-to-date cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs)

# TRICARE Prime: Enrollment



- Enroll via the Beneficiary Web Enrollment (BWE) site at <https://www.dmdc.osd.mil/appj/bwe/>
- Fill out the TRICARE Prime Enrollment Application and PCM Change Form (DD Form 2876) [www.tricare.mil/forms](http://www.tricare.mil/forms)
- Family members enrolled in TRICARE Prime during early eligibility do not need to re-enroll when sponsor reports to active duty

## Medical Coverage

A screenshot of the Beneficiary Web Enrollment (BWE) website. The header includes the "Beneficiary Web Enrollment" logo and a photo of a family. Navigation links for "Home" and "Log On" are visible. The main heading reads "Welcome to TRICARE's Beneficiary Web Enrollment". Below this, there is an "AGENCY DISCLOSURE NOTICE" section with text about public reporting burden. Further down is a "PRIVACY ACT STATEMENT" section, which includes the "AUTHORITY" (5 U.S.C. 552a, 10 U.S.C. 1079 and 1005, 50 FR 45310, 65 FR 20405, May 15, 2000) and the "PRINCIPAL PURPOSE(S)" (To evaluate eligibility for medical care provided by civilian sources to Military Health System beneficiaries applying for coverage under the TRICARE Program (37 CFR 159.1/)).A screenshot of the "TRICARE PRIME ENROLLMENT APPLICATION AND PCM CHANGE FORM" (DD Form 2876). The form includes a header with the title and a note to read the Agency Disclosure Notice, Privacy Act Statement, and Instructions before completing the form. It also displays the OMB No. 0720-0008 and states that the OMB approval expires Feb 28, 2010. The "AGENCY DISCLOSURE NOTICE" section is visible, containing text about the public reporting burden for this collection of information, estimated to average 15 minutes per response.

# TRICARE Prime: Getting Care



## Medical Coverage

- Affordable and comprehensive health care coverage
- Primary care manager (PCM) delivers most routine care
- PCM coordinates urgent and specialty care (referrals required)
- For emergencies, call 911 or go to the nearest emergency room



# TRICARE Prime: Costs



## Medical Coverage

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using civilian pharmacies
- Point-of-service (POS) option available
- Catastrophic cap
  - \$1,000/family for covered medical services
- Enrollment fees and co-payments apply to retirees

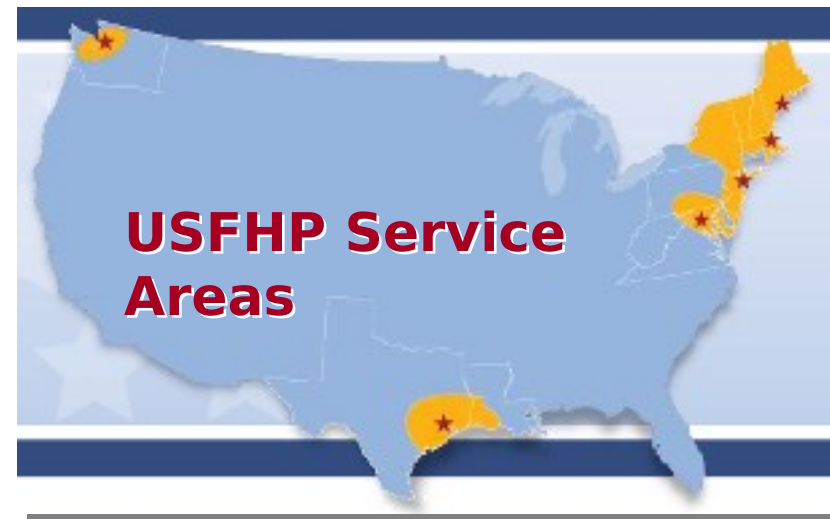


# US Family Health Plan (USFHP)



## Medical Coverage

- TRICARE Prime option
- Available in six service areas across the country
- NOT available to active duty service members
- More information [www.usfhp.com](http://www.usfhp.com)



# Behavioral Health Care Services



## Medical Coverage

- **Emergency services:** Required when an individual considers himself or herself, or is perceived by others to be, an immediate risk to self or others
  - Call **911** or go to the nearest emergency care facility
  - Call the **National Suicide Prevention Lifeline** at 1-800-273-8255
- **When covered by TRICARE** (activation cycle or TRICARE Reserve Select)
  - **Telemental Health Program:** Connects beneficiaries with off-site providers through audio-visual conferencing
  - **Outpatient services:** Behavioral health services provided without an overnight stay
  - **Inpatient services:** Require an overnight stay (e.g., substance abuse “rehab” programs)
  - **TRICARE Assistance Program (TRIAP):** (active duty benefit)

# Priority for Access to Military Treatment Facility Care



## Other Important Information

<b>1</b>	Active duty service members
<b>2</b>	Active duty family members enrolled in TRICARE Prime
<b>3</b>	Retired service members, their families, and all others enrolled in TRICARE Prime
<b>4</b>	Active duty family members <b>not</b> enrolled in TRICARE Prime and <b>TRICARE Reserve Select</b> beneficiaries
<b>5</b>	National Guard and Reserve members and their families, retired service members and their families, others <b>not</b> enrolled in TRICARE Prime, <b>TRICARE Retired Reserve</b> and all other eligible beneficiaries

# TRICARE Pharmacy Program



## Other Important Information

Pharmacy Option	Formulary		Non-Formulary
	Generic	Brand Name	
MTF Pharmacy (up to a <b>90</b> -day supply)	\$0	\$0	N/A
TRICARE Pharmacy Home Delivery (up to a <b>90</b> -day supply)	\$3	\$9	\$22
Retail Network Pharmacy (up to a <b>30</b> -day supply)	\$3	\$9	\$22
Non-Network Retail Pharmacy (up to a <b>30</b> -day supply)	TRICARE Prime: 50% cost-share after point-of-service deductible is met  Other Programs: \$9 or 20% of total cost (whichever is greater)		TRICARE Prime: 50% cost-share after point-of-service deductible is met  Other Programs: \$22 or 20% of total cost (whichever is greater)
Express Scripts, Inc.	<a href="http://www.express-scripts.com/TRICARE">www.express-scripts.com/TRICARE</a>		Express Scripts, Inc.



## **Other Important Information**

- Automatic coverage
  - Upon early eligibility or activation
  - If previously enrolled in the TRICARE Dental Program (TDP), the sponsor is automatically disenrolled and covered by Active Duty benefits.
- Seek care from dental treatment facilities (DTFs)
- **Active Duty Dental Program (ADDP)**
  - For those in remote locations and/or requiring civilian referrals
  - Provides civilian dental care
  - Must have Appointment Control Number (ACN) authorizing the care
    - DTF-referred: Referral Request Confirmation
    - Remote location: Appointment Request Form
  - More information: [www.addp-uccl.com](http://www.addp-uccl.com)
- **International SOS** Regional Call Center arranges dental care in remote overseas locations



## Other Important Information

- Voluntary, premium-based program
- Premiums depend on sponsor's status
- No 12 month lock-out for active duty family members

Service	Sponsor	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$12.69	\$31.72	N/A
National Guard and Reserve	\$12.69	\$31.72	\$79.29	\$91.98
Individual Ready Reserve	\$31.72	\$31.72	\$79.29	\$111.01

[www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com)

# Transitional Assistance Management Program (TAMP)



## Medical Coverage



Photo courtesy of Flickr user Herald Post

- Guard/Reserve active duty served more than **30 consecutive days** in support of a **contingency operation**
- 180 days of transitional health care benefits
- Begins the day after you separate from active duty
- All beneficiaries covered as active duty family members
- **Reenrollment necessary** for **TRICARE Prime** (where locally available)

# TAMP: Program Options



## Medical Coverage

- **TRICARE Standard**
  - Available worldwide
- **TRICARE Extra**
  - Available in the U.S.
- **TRICARE Prime**
  - Available in Prime Service Areas (PSAs)
- **US Family Health Plan (USFHP)**
  - Available in six designated areas in the United States
- **Overseas** information  
[www.tricare.mil/overseas](http://www.tricare.mil/overseas)





## Medical Coverage

- Similar to COBRA continuation health coverage
  - 18 months of temporary, premium-based coverage
  - \$ 988/quarter for individual coverage
  - \$ 2,213/quarter for family coverage
- CHCBP eligibility begins the day after you lose active-duty TRICARE coverage or TAMP coverage ends
  - Must enroll within 60 days of loss of military benefits and pay monthly premiums
- Administered by **Humana Military Healthcare Services** for all regions
  - 800-444-5445
  - [www.humana-military.com](http://www.humana-military.com)

# Line of Duty Care



## Medical Coverage



Photo courtesy of the U.S. Army

- **Limited to** illnesses, injuries, and diseases incurred or aggravated in the line of duty
- Includes conditions sustained while traveling to and from your duty station
- Must have a Line of Duty determination (LOD)
- Care provided at military hospitals or clinics or coordinated by the Military Medical Support Office (MMSO)



## Medical Coverage

- Selected Reserve Member may qualify if:
  - **Not** eligible for, or enrolled in, Federal Employees Health Benefits (FEHB) program

[www.tricare.mil/trs](http://www.tricare.mil/trs)

- Log onto the  
“Reserve Component Purchased TRICARE  
Application”
  - Follow the instructions to qualify
  - If qualified, print-out and sign the completed  
DD Form 2896-1 Reserve Component Health  
Coverage Req

DMDC

Information and Technology for Better Decision Making

### DMDC Reserve Component Purchased TRICARE Application (RCPTA)

#### Welcome to RCPTA!

DMDC Reserve Component Purchased TRICARE Application (RCPTA) is a premium-based health plan for qualified members and their families.

Please select an authentication type and click on the Continue button

- ☒ RC Member (CAC, DFAS Account, DS Logon)
- ☐ Verifying Officer

Continue



## Medical Coverage

- Mail
  1. Signed and completed request form (DD Form 2896-1)
  2. To TRICARE contractor address on form
  3. Make initial premium payment as indicated on form
- Monthly premiums (calendar year 2011)
  - 28% of the cost of the coverage by law
  - \$ 53.16 Member-only coverage
  - \$197.76 Member-and-family coverage
- For continuous TRICARE coverage
  - purchase TRS up to 30 days before TAMP ends, but no later than 60 days after end

Photo courtesy of the National Guard





## Medical Coverage

- Retired Reserve Member less than age 60 may qualify if:
  - Not eligible for, or enrolled in, Federal Employees Health Benefits (FEHB) program

[www.tricare.mil/trs](http://www.tricare.mil/trs)

- Log onto the  
“Reserve Component Purchased TRICARE  
Application”
  1. Follow the instructions to qualify
  2. If qualified, print out and sign the completed  
DD Form 2896  
Coverage Req

DMDC

Information and Technology for Better Decision Making

### DMDC Reserve Component Purchased TRICARE Application (RCPTA)

#### Welcome to RCPTA!

DMDC Reserve Component Purchased TRICARE Application (RCPTA) is a premium-based health plan for qualified members and their families.

Please select an authentication type and click on the Continue button

- ☒ RC Member (CAC, DFAS Account, DS Logon)
- ☐ Verifying Officer

Continue





## Medical Coverage

- Mail
  1. Signed and completed request form (DD Form 2896-1)
  2. To TRICARE contractor address on form
  3. Make initial premium payment as indicated on form
- Monthly premiums (calendar year 2011)
  - Full cost of coverage by law
    - \$ 408.01/month Member-only coverage
    - \$1,020.05/month Member-and-family coverage
- Retiree cost shares apply

Photo courtesy of the National Guard



# TRR & TRS Enrollment



## *TRICARE Reserve Select*

**Total TRS plans**

**67,259**

TRS member-only plans

25,226

TRS member & family plans

42,033

## *TRICARE Retired Reserve*

**347**

**Total TRR plans**

149  
198

TRR member-only plans

TRR member & family plans

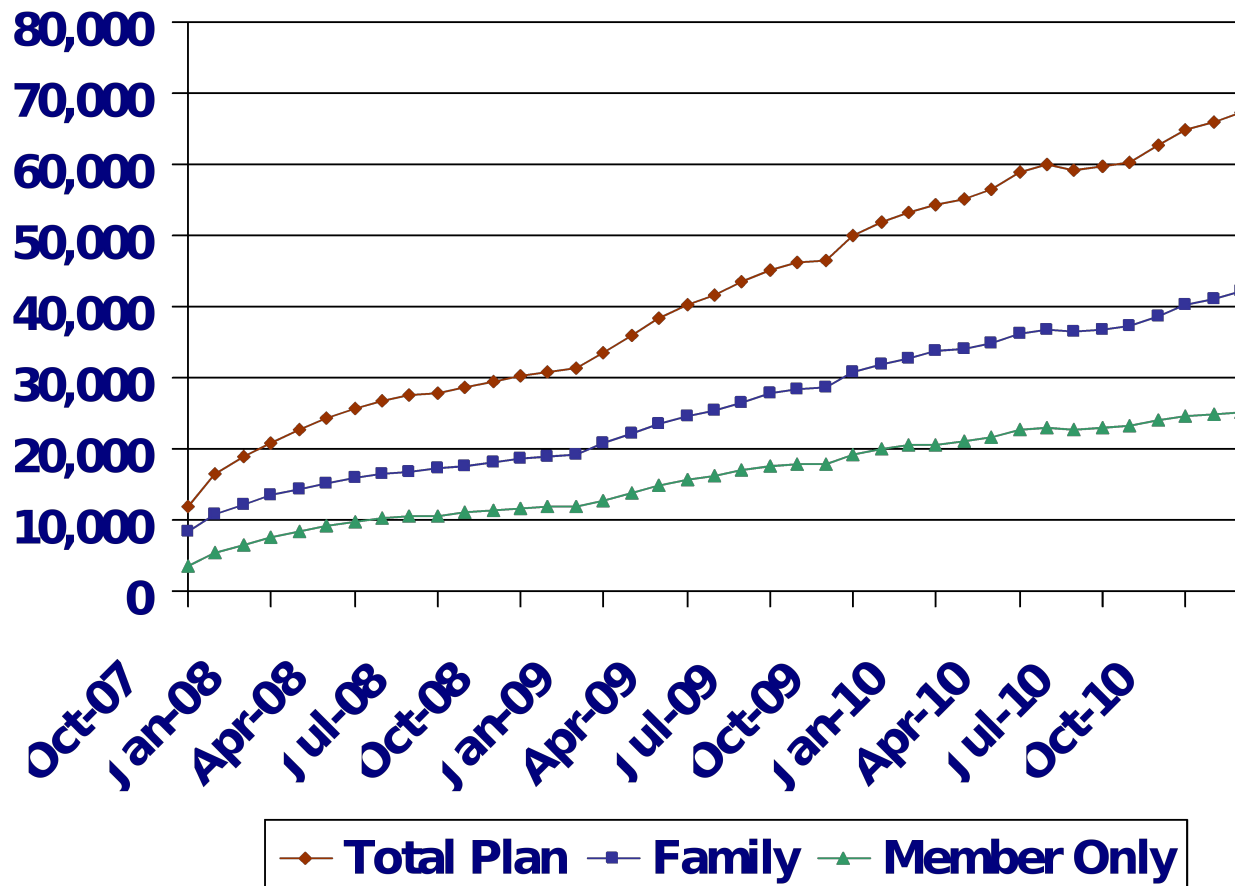
**TRS Covered Lives**

**173,914**

**TRR Covered Lives**

**785**

# TRS Total Plans





# TRICARE and Other Health Insurance



## Other Important Information

- **ADSMs:** TRICARE is the sole source/primary payer of health care coverage when activated (or during early eligibility)
- **ADFMs:** TRICARE serves as the secondary payer
- If you have other health insurance (OHI):
  - Fill out a TRICARE Other Health Insurance Questionnaire  
[www.tricare.mil/mybenefit/Forms.do](http://www.tricare.mil/mybenefit/Forms.do)
  - Follow the referral and authorization rules for your OHI
  - Tell your provider about your OHI and

# Protecting Your Health Care Rights



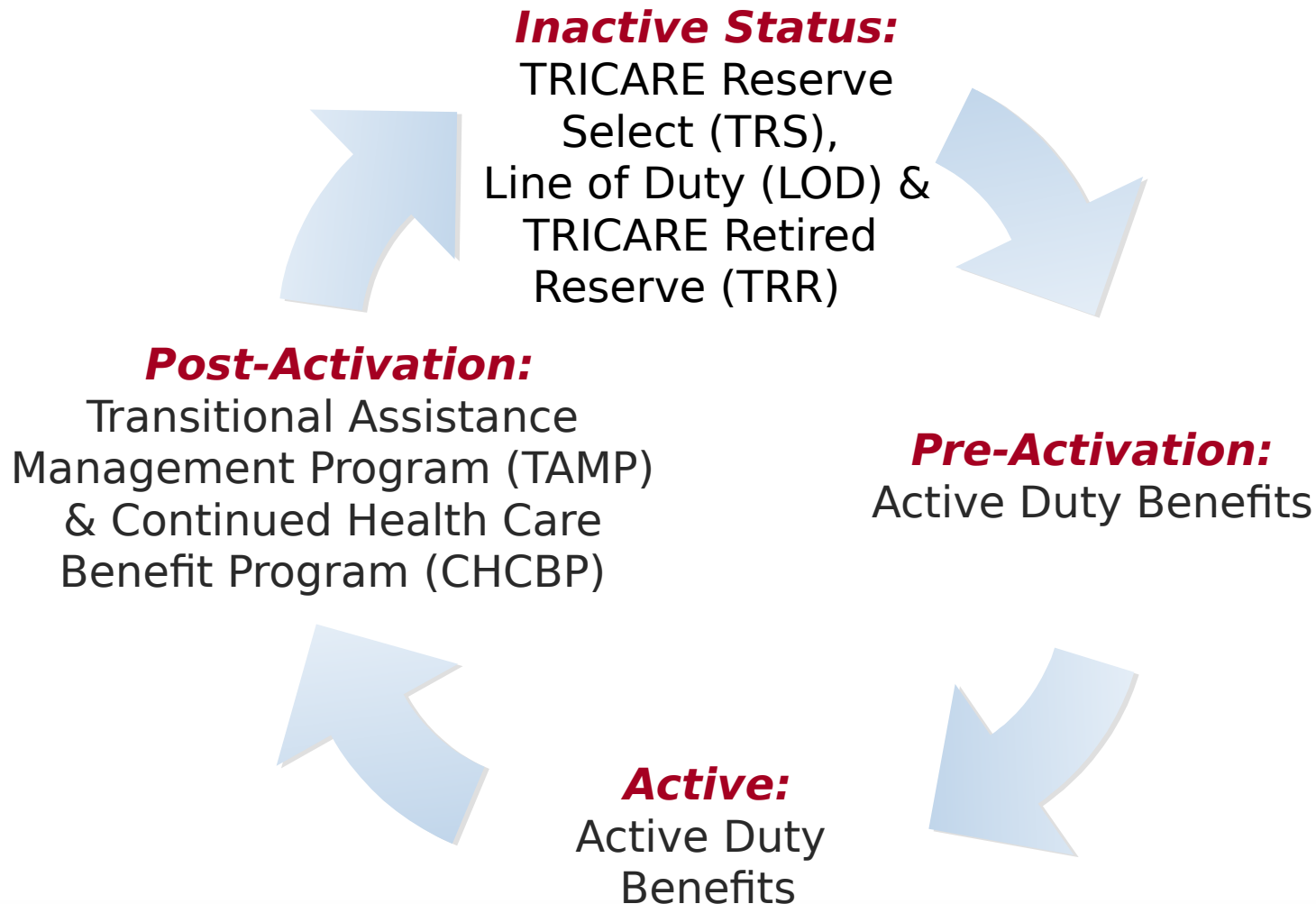
## Other Important Information

- Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Health care rights and protections include:
  - Continuing existing employer-based health plan
  - Reinstatement to employer's health plan
- DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
  - 1-800-336-4590 or [www.esgr.org/userra](http://www.esgr.org/userra)

# Coverage Life Cycle



## TRICARE Eligibility



# For Information and Assistance



## Stateside Regional

### Contractors

#### TRICARE North Region

Health Net Federal Services

1-877-TRICARE (1-877-874-2273)

[www.hnfs.com](http://www.hnfs.com)

#### TRICARE South Region

Humana Military Healthcare Services

1-800-444-5445

[www.humana-military.com](http://www.humana-military.com)

#### TRICARE West Region

TriWest Healthcare Alliance

1-888-TRIWEST (1-888-874-9378)

[www.triwest.com](http://www.triwest.com)

## General Contact Information

TRICARE Website: [www.tricare.mil](http://www.tricare.mil)

Contacts: [www.tricare.mil/contacts](http://www.tricare.mil/contacts)

MMSO: [www.tricare.mil/tma/mmso](http://www.tricare.mil/tma/mmso)

## Overseas Regional Contractor

International SOS Assistance, Inc.

### Eurasia-Africa:

+44-20-8762-8384

### Latin America & Canada:

+1-215-942-8393

### Pacific:

Singapore: +65-6339-2676

Sydney: +61-2-9273-2710

[www.tricare-overseas.com](http://www.tricare-overseas.com)

## Connect with TRICARE Online!



[www.tricare.mil/mediacenter](http://www.tricare.mil/mediacenter)